

Information to identify the case:

Debtor 1	<u>Carla Iannaccone</u>	Social Security number or ITIN	xxx-xx-1283
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	19-28215-VFP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carla Iannaccone

12/26/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carla Iannaccone
Debtor

Case No. 19-28215-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Dec 26, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2024:

Recip ID	Recipient Name and Address
db	+ Carla Iannaccone, 24 Grant Avenue, Apt. 1, Totowa, NJ 07512-2508

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 26 2024 21:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 26 2024 21:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518476385	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 26 2024 21:30:00	American Honda Finance Corp, PO Box 7829, Philadelphia, PA 19101-7829
518499317	Email/Text: ebnbankruptcy@ahm.honda.com	Dec 26 2024 21:30:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
518476386	+ EDI: CITICORP	Dec 27 2024 02:13:00	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
518599608	EDI: CITICORP	Dec 27 2024 02:13:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518476387	EDI: DISCOVER	Dec 27 2024 02:13:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518493982	EDI: DISCOVER	Dec 27 2024 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518662044	Email/PDF: resurgentbknotifications@resurgent.com	Dec 26 2024 21:33:53	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
518662045	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 26 2024 21:34:07	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587, LVNV Funding LLC 29603-0587
518476388	+ EDI: LENDNGCLUB	Dec 27 2024 02:13:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2802
520430693	+ EDI: LENDNGCLUB	Dec 27 2024 02:13:00	LendingClub Corporation, Dept #34268, PO Box 39000, San Francisco, CA 94139-0001
518602306	+ EDI: LENDNGCLUB	Dec 27 2024 02:13:00	LendingClub Corporation, 595 Market St. Suite 200, San Francisco, CA 94105-2802
518476389	Email/Text: ProsperBK@prosper.com	Dec 26 2024 21:30:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105
518603069	+ Email/Text: bncmail@w-legal.com	Dec 26 2024 21:30:00	Prosper Marketplace Inc., C/O WEINSTEIN &

District/off: 0312-2

User: admin

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Date Rcvd: Dec 26, 2024

Form ID: 3180W

Total Noticed: 21

518560098	Email/PDF: resurgentbknotifications@resurgent.com	Dec 26 2024 21:33:50	RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 Resurgent Capital Services as servicing agent for, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518476390	^ MEBN	Dec 26 2024 21:24:10	Systems & Services Technologies/Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
518476391	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 26 2024 21:29:00	Toyota Financial Services, Atty: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
518506920	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 26 2024 21:29:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518765880	Email/PDF: bncnotices@becket-lee.com	Dec 26 2024 21:44:49	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Stuart D. Minion	on behalf of Debtor Carla Iannaccone sminion@minionsherman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4